

1 Department of Real Estate  
2 320 West Fourth St. #350  
3 Los Angeles, CA 90013

4 (213) 576-6982

**FILED**  
MAY 27 2011  
DEPARTMENT OF REAL ESTATE

By C

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8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

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11 To: ) No. H-37304 LA  
12 )  
12 LOSS MITIGATION PROFESSIONALS LLC; ) ORDER TO DESIST  
13 CARLOS A. CAMPANA; ) AND REFRAIN  
13 NELSON ROSADA; )  
14 MIKE QUIGLEY; and ERIKA BASILEO. ) (B&P Code Section 10086)  
15 )

16 The Real Estate Commissioner of the State of California ("Commissioner") has  
17 caused an investigation to be made of the activities of LOSS MITIGATION PROFESSIONALS  
18 LLC; CARLOS A. CAMPANA; NELSON ROSADA; MIKE QUIGLEY; and ERIKA  
19 BASILEO. Based on that investigation, the Commissioner has determined that LOSS  
20 MITIGATION PROFESSIONALS LLC; CARLOS A. CAMPANA; NELSON ROSADA;  
21 MIKE QUIGLEY; and ERIKA BASILEO have engaged in, are engaging in, or are attempting to  
22 engage in, acts or practices constituting violations of the California Business and Professions  
23 Code ("Code"), including acting in the capacity of, advertising or assuming to act as a real estate  
24 broker in the State of California within the meaning of Section 10131(d) (advertising, soliciting  
25 borrowers for, and offering to perform loan modification services for distressed homeowners)  
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1 and 10131.2 (collecting advance fees in connection with those services). Based on that  
2 investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions  
3 of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

4 Whenever acts referred to below are attributed to LOSS MITIGATION  
5 PROFESSIONALS LLC, those acts are alleged to have been done by LOSS MITIGATION  
6 PROFESSIONALS LLC, acting by itself, or by and /or through one or more agents, associates,  
7 affiliates and/or co-conspirators, including but not limited to the individuals herein named.

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9 FINDINGS OF FACT

10 1. LOSS MITIGATION PROFESSIONALS LLC ("LMP") was, at all times  
11 relevant herein, a Florida Limited Liability Company. LMP has never been licensed in any  
12 capacity by the Department of Real Estate of the State of California ("Department"). At all  
13 times relevant herein, CARLOS A. CAMPANA and NELSON ROSADA were managers of  
14 LMP.

15 2. CARLOS A. CAMPANA ("CAMPANA") is not now and has never been  
16 licensed by the Department as a real estate broker or as a salesperson employed by a broker.  
17 At all times relevant herein, CAMPANA was a manager of LMP.

18 3. NELSON ROSADA, aka Nelson Posada ("ROSADA") is not and has never  
19 been licensed by the Department as a real estate broker or as a salesperson employed by a broker.  
20 At all times relevant herein, he was a manager of LMP.

21 4. MIKE QUIGLEY ("QUIGLEY") is not now and has never been licensed by  
22 the Department as a real estate broker or as a salesperson employed by a broker. At all times  
23 relevant herein, he was an employee, contractor and/or agent of LMP.  
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1                   5. ERIKA BASILEO ("BASILEO") is not now and has never been licensed by  
2 the Department as a real estate broker or as a salesperson employed by a broker. At all times  
3 relevant herein, she was an employee, contractor and/or agent of LMP.

4                   6. The parties and entities listed above also have advertised and engaged in  
5 activities requiring a real estate license in California under the following unlicensed business  
6 name: [www.themitpros.com](http://www.themitpros.com).

7                   7. All further references to the parties listed in Paragraphs 1 through 5 above,  
8 include those parties and entities themselves, as well as the officers, agents and employees of the  
9 parties listed in Paragraphs 1 through 5 above.  
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11                   8. Beginning at a time on or before June 5, 2009, LMP operated a website on the  
12 internet [www.themitpros.com](http://www.themitpros.com), advertising, soliciting and offering loan modification services to  
13 consumers in California and collecting advance fees for loan modification services. LMP also  
14 advertised through direct mailing to consumers in California.

15                   9. On or about June 5, 2009, Selvanayagam S. ("Borrower") entered into an  
16 agreement with LMP for loan modification services in connection with his mortgage loan  
17 secured by property located at 1404 Copper Mountain Drive, Diamond Bar, CA 91765. LMP,  
18 through its loan modification consultant QUIGLEY, solicited an advance fee of \$2,500.00 from  
19 Borrower. Borrower paid the fee in five installments. QUIGLEY and LMP agent BASILEO  
20 handled Borrower's account with LMP, spoke with him regularly on the phone, and reassured  
21 him that there was no need for him to be concerned about foreclosure. Borrower relied on LMP  
22 and its agents and their representations to him. Eventually, the property went into foreclosure,  
23 and Borrower realized that LMP and its agents were not in fact representing him with lenders, as  
24 he had been led to believe. In February, 2010, Borrower received a notice that the property  
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1 belonged to a new owner. Borrower was required to move out. LMP was not able to obtain a  
2 loan modification on Borrower's behalf. They did provide Borrower with a full refund.

3 10. On September 23, 2010, a representative of the Department visited LMP's  
4 website on the internet: www.themitpros.com. At that time, LMP was advertising and offering  
5 loan modification services for a fee to consumers, including consumers in California. The  
6 website referred consumers to a number of LMP agents, including CAMPANA, ROSADA  
7 (aka Posada) and BASILEO.

#### 8 CONCLUSIONS OF LAW

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10 The conduct, acts and/or omissions of LMP, CAMPANA, ROSADA, BASILEO  
11 and QUIGLEY, as set forth in the Findings of Fact above, when not licensed by the Department  
12 as a real estate broker or as a salesperson employed by a real estate broker licensed by the  
13 Department, was in violation of Code Section 10130.

#### 14 DESIST AND REFRAIN ORDER

15 Based on the Findings of Fact and Conclusions of Law stated herein,  
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17 LOSS MITIGATION PROFESSIONALS LLC, CARLOS CAMPANA, NELSON ROSADA,  
18 MIKE QUIGLEY, and ERIKA BASILEO, whether doing business under your own names,  
19 or any other names, or fictitious names, ARE HEREBY ORDERED to immediately desist and  
20 refrain from:

21 (i) soliciting borrowers and/or performing services for borrowers or lenders in  
22 connection with loans secured directly or collaterally by one or more liens on real property, and  
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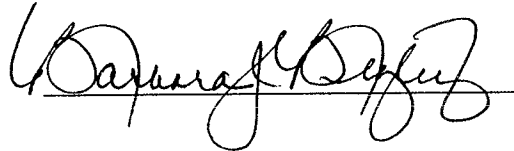
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1 (ii) charging, demanding, or collecting a fee for any of the services you offer to  
2 others, unless and until you obtain a real estate broker license issued by the Department, and  
3 until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full  
4 compliance with all of the requirements of the Code and Commissioner's Regulations relating to  
5 charging, collecting, and accounting for fees.

6 DATED: 5/17, 2011

8 Real Estate Commissioner

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12 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a  
13 real estate broker or real estate salesperson without a license or who advertises using words  
14 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
15 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by  
imprisonment in the county jail for a term not to exceed six months, or by both fine and  
(\$60,000)."

16 cc: Loss Mitigation Professionals LLC  
17 4698 Forest Hill Blvd. Suite A  
18 West Palm Beach, FL 33415

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Agents for Loss Mitigation Professionals LLC  
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26 Erika Basileo  
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